

September 1985

Number 2

HOUSING:
THE FACES BEHIND THE NEED

by
The Social Planning Council
of Metropolitan Toronto

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ISBN: 0-919456-07-3

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Price: \$6.00

Acknowledgements

This report would not have been possible without the assistance and cooperation of many volunteers and direct service providers concerned with the housing problems facing the clients of human service agencies. The Council is indebted to the boards and staff of the seventeen social agencies which gave generously of their time and energies in administering the questionnaires to furnish the data upon which this report rests.

The preparation of this report was undertaken with considerable advice and assistance from the program committee, A New Housing Agenda For Metropolitan Toronto, including the Rev. John E. Burke, the Rev. Stuart Coles, Mr. Jack McCreadie, Ms. Jean Woodsworth, Mr. Paul Zarnke and Ms. Nadine Nowlan, all members of the Social Planning Council Board of Directors, and Professor Richard Harris of the University of Toronto.

Our appreciation to Jeffrey Patterson for his comments and suggestions on earlier drafts of this report and to Loren Simerl for his work in designing the survey instruments.

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1. Introduction

The need for assisted housing has re-emerged as a focus of public policy debate within Metropolitan Toronto. Several studies and research reports, by this Council and others, have drawn attention to the increased incidence of problems concerning housing affordability, suitability and adequacy. Such problems have been exacerbated by the reduced government commitment to fund social housing, as well as the long-term threat to the existing affordable housing stock posed by several factors, including:

- o the demolition of older rental apartments
- o the deconversion of large older homes containing several rooms, flats or apartments back into one and two family residences
- o rapid rent increases resulting from the sale and/or refinancing of apartment buildings, including more recently, the conversion to apartment hotels
- o the abandonment of public housing for families
- o the continuing inability of the private sector to build affordable housing for low and moderate income families, coupled with extremely low vacancy rates; and
- o the increasing gap between social assistance rates and the cost of renting on the private market.

At the same time, demographic changes indicate a substantial growth in the number of one and two person households, as well as increases in the proportion of households headed by seniors and single parents both of which have a high incidence of persons living on low incomes. In less than five years, the number of households on waiting lists for assisted housing within Metro has nearly doubled. Net of duplication, there were about 13,600 households waiting for assistance as of June 1985. Many can expect to wait up to two years before a vacant unit suitable for them becomes available.

The apartment vacancy rate within Metro Toronto is currently 0.5 per cent, and has been below 1 per cent for much of the last 10 years. Those vacancies which do exist are concentrated in uncontrolled and higher priced units. Nearly 85 per cent of vacant units are renting at above average levels. Yet, despite clear indications of a persistent and growing need, we have witnessed a reduced commitment by senior levels of government in providing unit allocations to low-income housing programs.

The Social Planning Council's report, A New Housing Agenda For Metropolitan Toronto (1984), found that at least 70,000 renting households will need rent-geared-to-income housing assistance over the next fifteen years. It recommended that Metro adopt an assisted housing target of 4,500 units/year. This would represent a four or five fold increase in the present level of social housing units being allocated to Metropolitan Toronto by the federal and provincial governments. To generate community support for such a substantial increase in social housing allocations, as well as other housing initiatives, the Council entered into a consultation process with social service agencies whose clients have housing problems.

Through this consultation it soon became clear that many of these agencies were forced to rely on general impressions and educated guesses as to the severity of the housing problems being experienced by their clientele. Social agencies are increasingly aware that failure to deal with the housing problems of their clients eventually undercut the efforts of direct service providers in responding to the other stresses facing these households. Housing problems compound the set of emotional and physical stresses with which these persons and families are coping, and may lead to particular adverse health effects.

A recent study by the City of Toronto's public health department notes that unaffordable housing may be associated with malnourishment and child neglect, as families reduce or eliminate spending on certain basic necessities in order to meet their housing costs. Further, crowded and physically inadequate dwellings may pose particular health and social stresses for children including weight loss, a slowing of intellectual and physical/motor development.

Eventually, seventeen human service agencies agreed to participate in a research project designed to explore the housing conditions experienced by this group of clients, as well as the interplay between housing problems and the difficulties that bring them into contact with social agencies involved.

The data presented in the Metro Assisted Housing Study and the the New Housing Agenda reports has already documented the housing situation with reference to the population of Metropolitan Toronto as a whole, and it has done so at a statistically reliable level. This survey takes a more focussed look at those who have found it necessary to turn to social agencies for assistance, in an attempt to determine whether and the extent to which housing problems are among the primary difficulties being faced by these households.

Clearly, social agencies which must respond daily to the consequences of their clients' housing problems have a unique role to play in advocating for programs which will more adequately meet the needs of the people they serve. To do this effectively requires opportunities to share information about the nature and magnitude of these housing problems, the

development of common understandings regarding the issues involved, as well as the formulation of solutions to meet identified housing needs.

2. Methodological Issues

This report examines the relationship of various household characteristics, such as size, type and income, with measures of housing condition (adequacy), overcrowding (suitability) and affordability. The analysis which follows provides clear evidence of the widespread nature of the housing problems being experienced by the clients of social agencies and helps to put a human face on general impressions and educated guesses about the severity of these problems.

The data presented in this report was obtained from two surveys conducted in the late summer and fall of 1984, one directed to tenants and homeowners with permanent addresses and the other to hostel residents. Representatives from several human service agencies participated on a steering committee for the surveys. In recognition of the staffing and time constraints of many of the participating agencies, a self-administered questionnaire was designed.

Before proceeding to the analysis, some qualifying comments and observations should be made regarding the methods employed to obtain the data, as well as its general reliability and statistical validity. Since participation in the survey was voluntary and responsibility for the administration of the questionnaires was left to each individual agency, some problems with randomness and bias were unavoidable.

To promote randomness, all participating agencies were asked to administer the survey using one of two systematic approaches: 1) to have the questionnaire completed by one out of every 'n' clients, with the value of 'n' to be set at the agency's own judgement; or 2) to administer the

questionnaire to all clients coming in for aid on one particular day of the week or month. It was suggested to participating agencies that they attempt to collect at least 50 responses in order to facilitate analysis at useful levels of disaggregation.

To try to impose a more sophisticated or rigorous survey method would have been unworkable given the resources available within most participating agencies. It would have resulted in fewer participating agencies and perhaps a lower response rate as well. A few agencies failed to follow these suggested procedures. Instead, they simply left the questionnaires out on tables, to be answered at the client's initiative. Finally, only a couple of agencies were able to obtain the suggested minimum of 50 completed questionnaires, although 8 of the 12 agencies which participated in the tenant and homeowner survey obtained at least 25 responses. In all, 527 households responded to the two surveys with 109 completing the hostel survey and an additional 418 responding to the tenant and homeowner survey.

There is no question that the survey has some limitations concerning bias and representativeness. Both participating agencies and clients were self-selected to some degree, and response rates varied widely amongst the participating agencies. While the size of the sample and the characteristics of the respondents indicate that the survey may be broadly representative of the clients of human service agencies, there is no assurance that the data is in any way representative of the Metropolitan Toronto population as a whole. In our judgement, these limitations on the data are acceptable.

3. Measuring Housing Problems

There are three generally accepted measures of housing problems: affordability; suitability; and adequacy. Each of these measures have been utilized in identifying the dimensions of the housing difficulties facing the clients of the social agencies which participated in this survey. For this report these measures are defined as follows.

3.1 Affordability

Assessing housing affordability usually relies on either a benchmark threshold, usually a per cent of gross income, or residual income approach. The essential determinant is that households should not be paying so much for shelter that they are left with insufficient incomes to purchase other basic necessities required to support and nurture their families.

When employing a benchmark threshold, the upper limit for affordability without experiencing undue hardship is usually set at either 25 per cent or 30 per cent of gross income. Households whose shelter-related expenditures (rent and utilities) exceed this level are deemed to be experiencing an affordability problem. This method is more commonly used than the residual income approach because of simplicity and ease of application.

The residual income method requires more sophistication to determine but has the advantage of being able to account for variations in non-housing expenditures among different sized households, as well as recognizing that relatively fixed non-housing costs such as food, transportation

and child care consume a greater percentage of the gross incomes of low-income households.

This report adopts a 25 per cent of gross income threshold, although it also examines affordability problems in relation to both a 30 per cent and 50 per cent of income bench-mark. The Metropolitan Toronto Assisted Housing Study, (1983) which employed a residual income approach, found that the number of households of non-senior tenants with affordability problems closely paralleled the number that would have resulted from the application of a 25 per cent of gross income criterion.

3.2 Suitability

In general, suitability refers to overcrowding. This is usually measured in terms of the numbers of persons per habitable room or the number of persons per bedroom. Another possible criterion relates to appropriateness, usually focussing on the distance above ground level for family households with children. This report relies on the following four measures of suitability:

1. Gross Household Density - A density greater than one person per habitable room (excluding bathrooms) was considered unsuitable;
2. Density of Persons per Bedroom - A density greater than two persons per bedroom was considered unsuitable;
3. Density of Children per Non-Adult Occupied Bedroom - A density greater than two children per bedroom was considered unsuitable; and
4. Distance From Grade of Family Occupied Units - If a family household with children is located five or more stories above grade, then the dwelling is considered to be unsuitable to their needs.

It is readily apparent that this variable as defined applies only

to family households and shared living arrangements. Single persons are deemed to have suitable space according to these conservative criteria. To assess this more fully would require a more detailed examination of space availability, including usable square footage and storage space, as well as access to enclosed outside space. Such detailed assessments were beyond the scope of this analysis.

3.3 Adequacy

Adequacy refers to the physical attributes of the dwelling unit a household occupies. This study employs three broad measures of adequacy; physical condition which relates to all households, and the exclusive use of bathroom and/or kitchen facilities in the case of family households only. It is assumed here that the requirement to share kitchen and/or bathroom facilities is not critical for single person households.

1. Physical Condition - a dwelling unit was considered as inadequate if it exhibited any or all of the following problems:

- o inadequate heating;
- o leaking roof or ceiling;
- o damage to ceilings, walls or floors;
- o inoperative or malfunctioning plumbing; or
- o defective electrical wiring.

In addition to these problems, the presence of insects or vermin was also considered although it does not have a deciding affect on the existence of an adequacy problem.

2. Bathroom Facilities - for household of two or more persons, inadequacy was said to exist if the household lacks exclusive use of a toilet, bath or shower and sink.

3. Kitchen Facilities - for households of two or more persons, inadequacy was said to exist if the household lacks exclusive use of a stove or hot plate, a refrigerator, and a sink with hot and cold running water.

4. The Faces Behind the Need

The following case examples present a composite sketch of the faces behind the need for housing. They convey some sense of the human circumstances and the family situations facing these households. Though they are based on survey data, specific descriptions are fictionalized to protect the confidentiality of respondents.

Case One

Ted, 17, moved to Toronto more than a year ago to look for work. He has gone through several jobs and earned about \$9,000 during the last year. Recently evicted due to non-payment of rent, he is living in a hostel. He needs steady work and permanent accommodation.

Case Two

Brad, 19, came here from Nova Scotia in 1983 to find work. He has been living on the street or in hostels for much of the time since then. Unemployed, he can not afford to live in private housing. He is trying to find a steady job and save enough money to move back home.

Case Three

Jane, 20, has recently moved into a hostel as a result of an untenable family situation. She does not intend to return to her spouse. She is pregnant and living on \$120/week in unemployment insurance maternity benefits. She doesn't make enough at the job to which she will be returning to afford suitable housing. With a new child to support, unless she can find a better paying job, she may be forced to go on welfare.

Case Four

Mary, 34, is a single parent with three children paying nearly 50 per cent of her \$9,000 annual income in rent. Her apartment is too small, has cracks in the walls and there are problems with insects. Her income from family benefits and part-time employment is not enough to permit a move to more suitable accommodation.

Case Five

A Southeast Asian couple with three children living in a cramped four room apartment with only two bedrooms are paying 70 per cent of their \$6,500 income in rent. The husband has held a number of temporary jobs, but is having difficulty securing permanent employment. The apartment has leaky plumbing, poor ventilation and lacks hot water. They need more space.

Case Six

Brenda, 23, a single parent with a two year old child, is living in a two room basement apartment which rents for \$250/month. That leaves barely \$300 each month from their welfare cheque to cover all other essential needs. The walls leak and there are not enough windows. She can't find work and when the money runs out she occasionally ends up in hostels.

Case Seven

Verna, 39, lives alone in a modest, clean apartment with some heating problems. She pays \$390/month in rent and has an income of \$11,000/year. The landlord is proposing to increase the rent to \$455/month. She likes the area where she lives but is unlikely to find alternate accommodation in

this price range. She may have to consider less adequate housing.

Case Eight

Claude and Marie are a young couple with an infant daughter living in a cramped two room apartment. There are too few electrical outlets and the ceilings need repair. The monthly rent of \$400/month leaves them about \$230 to pay for food, clothing and other needs. Claude was out of work for 9 months last year. Having exhausted UI benefits, they have reluctantly turned to welfare. They desperately need better housing but cannot afford it.

Case Nine

Larry is a disabled adult living in a one-bedroom apartment. His dwelling is affordable, he lives in assisted housing, but it is not fully accessible to the handicapped. Using the bathroom and kitchen present real problems. He struggles to make ends meet on a disability pension of less than \$5,000/year.

Case Ten

An extended family of six are crowding into a two bedroom apartment. A young couple with two small children are living with the wife's parents until they can again afford to move out on their own. They need a suitable place with enough room for the children. Both parents have experienced long bouts of unemployment in the last year.

Case Eleven

Walter, 37, is living in a furnished room in a house. He shares both kitchen and bathroom facilities and pays

\$70/week in rent. The room is poorly heated and has insect problems. Currently out of work, he collects \$360/month in UI benefits. Shelter is taking about 75 per cent of each payment. He has moved four times in the last two years and may need to again to reduce shelter costs.

Case Twelve

Ruth, 48, and her teenage son share a large room with kitchen in an apartment hotel. They have heating and ventilation problems and must share a bathroom with other tenants. They pay about \$120/week which consumes more than 60 per cent of their income of slightly more than \$10,000/year. They live on family benefits plus a widow's allowance which Ruth receives from the Department of Veteran's Affairs. When money is short they live in separate hostels until another place comes along. Having moved four times in less than two years, they need permanent housing.

These twelve case examples are broadly representative of the clients of social agencies responding to the two surveys. Together, they help to put a human face on the difficult circumstances which many of these households face.

5. A Profile of Survey Respondents

The survey produced 527 responses in total, including 109 completed questionnaires by hostel users and 418 completed questionnaires by permanent residents. A listing of the participating agencies and the number of responses associated with each is contained in Appendix A. The following overview sketches out a general profile of the respondents who participated in each of the two surveys.

Overall, the hostel respondents were extremely young with 63.7 per cent under the age of 25 and 87.3 per cent under the age of 30. They were also predominantly male, 73.4 per cent, and had little or no attachment to the labour market with only 16.5 per cent possessing full- or part-time employment at the time they participated in the survey.

Respondents to the tenant and homeowner survey were also considerably younger than household heads in Metropolitan Toronto as a whole. Fifty per cent of respondents were under the age of 30, while 75 per cent were under the age of 40. In the population at large, less than a third of household heads are under 30, and about half are less than age 40. Persons over 60 years of age made up only 3.6 per cent of the survey compared to nearly 20 per cent for Metropolitan Toronto as a whole.

Nearly two-thirds of those who responded to the survey were female, although the sex of the household head was roughly evenly divided between the sexes with 48.2 per cent male and 51.8 per cent female. Household types were distributed as follows: 19 per cent single persons, of whom 40 per cent were male and 60 per cent female; 34 per cent single parent families of whom nearly 92 per cent are headed by females; 47 per

cent other family households (including 8 per cent shared accommodation) of which 80 per cent of households are headed by males. Again, this distribution is quite different from that of the Metropolitan Toronto population as a whole, where one person households comprise 32 per cent of the total and single parent families slightly less than 10 per cent.

More than nine out of ten respondents rent rather than own their dwellings, in contrast to the roughly even split between owners and renters in the population at large. Among these households, 62.8 per cent live in apartments or flats, 21.3 per cent in homes or townhouses, 11.5 per cent in rooming or boarding houses, 2.5 per cent in hostels or are without shelter, and 1.9 per cent live in some other form of accommodation. Among the renting households, 91 per cent rent by the month and 9 per cent rent weekly; 82 per cent live in unfurnished units while 18 per cent have furnished accommodation.

The data indicates that the tenant and homeowner population using social agencies is fairly transient in nature with about 53 per cent having moved during the last two years, of which more than a third have moved three or more times. Four factors account for more than 70 per cent of all reasons for moving from the most recent dwelling: an unacceptable family situation; eviction; unaffordable rent; and the ability to afford a better dwelling.

Nearly half of those responding expressed their intention to move during the next year. Five factors account for more than two-thirds of the reasons behind the intention to move. These include an unsuitable or

unaffordable dwelling, the desire for one's own dwelling, the need for a better dwelling or an impending eviction.

Exactly 50 per cent of the 378 households responding to the section of the survey dealing with problems related to the physical condition of their dwellings mentioned at least one major problem. This compares with a 6 per cent incidence contained in the 1981 Census and a 12 per cent incidence of inadequate housing in the Assisted Housing Study.

Among these households, 31 per cent had experienced problems with insects; damage to walls and/or ceilings was cited by 23 per cent; another 20 per cent indicated problems relating to the heating system. In addition, 15 per cent mentioned mice or vermin; problems with electrical outlets were experienced by 14 per cent; problems with windows and ventilation were identified by 9 per cent; while 7 per cent cited a leaking roof.

The survey population is comprised primarily of low income households. The incidence of low-income households is about 3 to 4 times that found in the general population. Nearly half the respondents indicate yearly incomes of less than \$10,000, and about two-thirds exhibit incomes below \$15,000/year. Only about 16 per cent of survey respondents indicate yearly incomes above \$25,000. The major income sources for the survey population were full-time employment and social assistance, both family benefits and general welfare assistance.

Forty-eight per cent of survey households received income from full-time employment, and 16 per cent received income from part-time employment. Fully 63 per cent experienced some period of unemployment in

the past year. Though only a minority of cases experiencing unemployment actually specified the number of weeks, more than half of such cases exceeded 40 weeks.

6. The Hostel Survey

Several studies and reports have highlighted the housing and related problems facing Metropolitan Toronto's homeless population. They note that most hostels are being used inappropriately in that the real need of many users is for long-term affordable housing, not emergency shelter. These studies led to the establishment of Metropolitan Toronto's Task Force on Low-Income Single People and subsequently to the formation of a Metropolitan Toronto Singles Housing Company.

In adding further to our knowledge about the housing needs of the homeless, the data contained in this report has serious limitations. As more than 70 per cent of responses come from one agency serving males under age 30, this data should be interpreted with caution in drawing any inferences pertaining to a larger population.

6.1 Age and Sex Composition

The survey found that 87 per cent of respondents were under the age of 30, a reflection of the client characteristics of the agency which supplied more than 70 per cent of the responses. The sex distribution was 73 per cent male and 27 per cent female. While 72 per cent of the males are under age 25 and 99 per cent are under age 30, only 45 per cent of the females are under 25, and 59 per cent are under 30.

6.2 Reason For Leaving Family Unit

Nearly 70 per cent of the hostel population identified themselves as having lived in a family living situation in the year prior to this

survey. About 56 per cent of the survey population indicated that they had lived in a nuclear family, while one in four had left a non-parental guardian or foster home.

Reasons for leaving family situations vary considerably by sex. For males, nearly one third left home to come to Toronto and look for work. Another 27 per cent left a home in or near Metropolitan Toronto because they were kicked out, and a further 24 per cent chose to leave due to family conflicts. The incidence of being kicked out was much more prevalent in the 16 to 20 age group, while choosing to leave was mainly found among males over age 20.

Females gave a very different pattern of responses. Choosing to leave a situation of family conflict accounted for fully 63 per cent of the cases of females in hostel residence. Most of these women were making use of emergency shelters. Like their male counterparts, females under age 20 were largely living in hostels because they had been kicked out of a family situation. Only one in eight females indicated that they had left home to look for work in Toronto.

6.3 Lack of Permanent Accommodation

Those respondents who had been living independently, but who had lost their accommodation, cited eviction and affordability problems in 54 per cent of the cases. About 93 per cent of all survey respondents stated that they are currently looking for permanent accommodation, although 80 per cent have no weekly income, and only 12 per cent possess full-time

employment. Of these, about one third earn only the minimum wage. Lack of income is the main constraint on the ability of hostel residents to find permanent accommodation.

Fully 83 per cent of survey respondents are looking for work, though this varies between the sexes from more than 90 per cent for males to slightly more than 50 per cent for females. This difference is related to the divergent family situations which tend to bring the males and females into a hostel setting. Since educational and skill levels did not form part of this survey, it is not possible to make any comments on the likely employability of this group.



7. Weekly Renters

In most instances, those renting by the week exhibit many of the same difficulties in securing longer-term accommodation as do hostel residents. Therefore, we have disaggregated them from monthly renters for purposes of this analysis. As they represent only 25 cases they are too small a sub-sample from which to draw anything but the most sketchy and impressionistic results.

7.1 Population Characteristics

The survey reveals that weekly tenants are younger than monthly tenants, with 36 per cent under age 20, and 63 per cent under age 30. None of the 25 respondents was over 60 years of age. Single people and those living in shared accommodation make up about 40 per cent of the total, while various family households make up the remaining 60 per cent.

7.2 Housing and Income Characteristics

Half of the respondents indicated that they live in boarding and rooming houses, while another 28 per cent live in apartments or flats and some even live in full houses or townhouses. Half of the respondents live in one room, including four of the five single parent families in this group.

The income profile of singles and those living in shared accommodation differ markedly from that of family households. While less than one in four single/shared households have incomes under \$10,000, more than three in four family households are living on incomes less than this

amount. Overall, about 55 per cent of weekly tenants have annual income below \$10,000.

Most weekly tenants are primarily dependent on welfare payments for their incomes. The survey found that about 70 per cent receive most of their income from general welfare, family benefits or some combination of the two. Only 30 per cent secure most of their income from full-time employment. All of the families with children renting weekly are social assistance recipients.

Not surprisingly, this translates directly into a high proportion of households with affordability problems. The survey found that 86 per cent of respondents are paying more than 25 per cent of their gross income in rental payments. In addition, nearly 75 per cent of respondents have some problem with the physical adequacy of their dwellings of which half also mention mice or roaches. More than half of the weekly renters are living in accommodation which is overcrowded.

Finally, the survey found that the rents paid by weekly renters are similar to those in the rental housing stock generally. While about 45 per cent of the units are renting for less than \$75/week, more than 30 per cent are renting for in excess of \$150/week. Not surprisingly, more than half of weekly tenants indicate that they intend to move out in search of better housing during the next year.

8. Monthly Renters

This section examines the housing conditions of monthly renters in greater detail. It looks at the interplay of the three broad indicators of housing stress - affordability, suitability and adequacy - with various household types and characteristics. While focusing primarily on the experiences of monthly renters some of the data in this section relates to the entire tenant and homeowner survey.

8.1 Incidence of Affordability Problems

The data contained in Table 1 demonstrates that housing affordability is a significant problem for the monthly renters who responded to this survey. Fully 59 per cent of these households are paying more than 25 per cent of their gross incomes each month on shelter, while 46 per cent are paying more than 30 per cent. Nearly one in four households are paying 50 per cent of their incomes each month on shelter. Single parent households exhibit the most severe affordability problems with more than 70 per cent of them exceeding the 25 per cent of gross income criterion. By contrast, only 36 per cent of those living in shared accommodation exceed the 25 per cent proportion.

Table 1
Monthly Rent As A Proportion of Gross Household Income
By Household Type

Per Cent of Income Paid in Rent:	Single %	Shared Accom. %	Single Parent %	Couple + Children %	Other Family %	Total %
Less than 25	35	64	30	44	50	41
25 - 29.9	20	7	18	9	7	13
30 - 49.9	22	18	26	23	21	23
More than 50	24	11	27	24	21	23
Total	100	100	100	100	100	100

Per Cent of Households Paying more Than:	Single	Shared Accom.	Single Parent	Couple + Children	Other Family	Total
25%	65	36	70	56	50	59
30%	46	29	52	47	43	46
50%	24	11	27	24	21	23

The above data is based on total shelter cost rather than cash rent in order to include housing related expenditures which are billed separately for some tenants. This represents a more accurate measure of housing affordability than simple cash rent since it takes account of the full proportion of a household's revenues required for housing costs. Roughly one in four households which indicated that they pay additional shelter costs failed to specify the amount. As a result, the above data may slightly underestimate the affordability problems facing these households.

Table 2 examines the relationship between the incidence of affordability problems and the type of accommodation in which the household resides. The data indicate that occupants of rooming and boarding houses, as well as flats, are much more likely to be paying 40 or 50 per cent of their gross incomes for shelter than households occupying apartments or houses. On the other hand, more than 50 per cent of both rooming house and townhouse occupants are paying less than 25 per cent in shelter costs. People living in flats are the least likely to be living in affordable accommodation with only 37 per cent of such households paying less than 25 per cent of gross income in rent each month.

Table 2
Monthly Rent As A Proportion of Gross Household Income
by Dwelling Type

Per Cent of Income Paid in Rent:	Rooming and Boarding %	House or Townhouse %	Flat %	Apartment %	Other %	Total %
Less than 25	56	57	37	50	60	50
25 - 29.9	0	11	4	13	20	11
30 - 49.9	26	19	22	19	0	20
50 or more	19	13	37	18	20	19
Total	100	100	100	100	100	100

Table 3 looks at the relationship between tenant incomes and the incidence of affordability problems. As noted previously, the survey respondents are concentrated in the low income groups with 52 per cent having incomes of less than \$10,000 per year, and more than 70 per cent

with incomes of less than \$15,000. The data reveal that affordability problems persist for all income groups under \$30,000 per year, although the severity of the problems are most acute for tenant households living with incomes of less than \$15,000 per year.

Fully 55 per cent of households with incomes below \$10,000 are paying out more than 40 per cent of gross income in shelter costs each month. Only one in four households in this income group are paying less than 25 per cent of their incomes for shelter. For households living on incomes between \$10,000 and \$14,999 per year, about 38 per cent are paying more than 40 per cent of income in rent, while 29 per cent of such households pay less than 25 per cent. Among households with incomes above \$20,000 per year, none are paying more than 40 per cent of gross income on shelter, while 78 per cent pay less than 25 per cent.

Table 3
Monthly Rent As A Proportion of Gross Household Income
By Income Group

Per Cent of Income Paid in Rent:	Under \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 and Over	Total
Less than 20%	12.5	17.1	22.9	29.6	51.6	65.0	26.8
20 - 24.9%	12.5	8.1	6.3	25.9	22.6	20.0	12.5
25 - 29.9%	6.3	14.6	12.5	18.5	12.9	10.0	13.6
30 - 39.9%	6.3	6.5	20.8	7.4	12.9	5.0	9.8
40 - 49.9%	0.0	19.5	20.8	14.8	0.0	0.0	14.3
50 - 59.9%	18.8	16.3	12.5	3.7	0.0	0.0	11.3
60% or over	43.8	17.9	4.2	0.0	0.0	0.0	11.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4 reviews the relationship between monthly rent levels and the incidence of affordability problems among households. Affordability problems are the least severe for tenants renting accommodation for less than \$200 per month, and the most severe for tenants renting for between \$350 and \$500 per month.

Among tenants renting for less than \$200 per month, 61 per cent are paying less than 25 per cent of their gross incomes in rent while only nine per cent are paying in excess of 40 per cent of their incomes in rent. By contrast, 35 per cent of tenants paying between \$350 and \$499 per month in rental payments are paying out less than 25 per cent of their gross incomes to cover rent, while fully 51 per cent are paying more than 40 per cent. It should be noted that a significant proportion of households renting for less than \$200/month are housed in some form of rent-geared-to-income housing.

Table 4
Monthly Rent As A Proportion of Gross Household Income
By Rental Payment

Per Cent of Income Paid in Rent:	Rental Payment/Month						
	Total %	Less than \$200 %	\$200 to \$299 %	\$300 to \$349 %	\$350 to \$399 %	\$400 to \$499 %	\$500 or more %
Less than 20	29	41	33	29	21	30	14
20 - 24.9	12	20	4	13	11	8	11
25 - 29.9	13	27	14	2	7	5	17
30 - 39.9	9	3	14	9	9	8	17
40 - 49.9	14	5	16	20	21	14	11
50 -59.9	11	3	8	20	11	11	17
60+	11	92	10	7	21	24	11
Total	100	100	100	100	100	100	100

Table 5 examines the association between the sources of income of respondents and the incidence of affordability problems by household type. One would anticipate that households with a less secure attachment to the labour market and dependent on social assistance for income would face a higher incidence of affordability problems. With the exception of single parent families, the data largely bear this out.

While fully-employed single people are paying an average of 27 per cent of gross income for rent, singles on general welfare assistance (GWA) are paying a staggering 59 per cent on average of their incomes for shelter each month. Other family households, which includes childless

couples and extended families, are paying 23 per cent of income on rent where the respondent was fully-employed but 51 per cent if the household's primary income source was GWA. Overall households relying primarily on full-time employment pay 29 per cent of gross income for shelter while those which must rely on GWA pay about 50 per cent of their income to cover shelter costs each month.

Table 5
Average Proportion of Gross Household Income Paid In Rent
By Household Type and Major Source of Income

Major Source of Income	Household Type					Total %
	Single Person %	Shared Accom. %	Single Parent %	Couple + Children %	other Family %	
Full Employment	27	21	46	37	23	29
Part-time Employment	38	58	47	30	27	38
Family Benefits	42	0	37	38	34	38
General Welfare	59	0	46	42	51	50
Other	0	58	24	0	40	40

8.2 Incidence of Adequacy Problems

The data contained in Table 6 looks at the relationship between household income and the presence or absence of problems concerning the physical adequacy of the dwelling. With the exception of two parent families, the pattern is largely inconclusive. In general, the average income of households experiencing problems related to the physical adequacy of their dwellings is similar to that of households with no adequacy prob-

lems. On the other hand, except for those in shared accommodation, the average income of households experiencing problems with insects or vermin is 20 to 40 per cent below those without such problems.

Table 6
Household Income by Household Type and Incidence
of Problems with Physical Condition of Dwelling

	Single Person	Shared Accommo- dation	Couple with Children	Single Parent	Other Family	Total
	Average Income	Average Income	Average Income	Average Income	Average Income	Average Income
Inadequate	14,000	12,000	24,000	3,900	27,900	19,100
Inadequate + Insects or Vermin	13,000	19,876	15,736	8,627	47,500	16,518
Insects or Vermin	10,586	20,744	13,594	7,900	15,106	12,239
No Problem	13,468	18,638	24,090	9,949	18,762	15,580
Total	12,859	19,058	19,277	9,297	19,089	14,843

Table 7 reviews the relationship between household income and the inadequacy of bathroom and kitchen facilities. With the exception of couples with children, a clear pattern is evident. The average income of households with inadequate facilities are significantly below those of households with adequate facilities. For household types as a whole, the difference between the two groups averages about \$4,000. The incomes of households with either inadequate bathroom or kitchen facilities is, on average, one-third less than those of households with adequate facilities.

Table 7
Adequacy as Measured by Missing or Insufficient
Bathroom Facilities/Kitchen Facilities

	Shared Accommo- dation	Couple with Children	Single Parent	Other Family	Total
	Average Income	Average Income	Average Income	Average Income	Average Income
Inadequate Bath	14,486	18,983	7,799	7,143	11,838
Adequate Bath	24,924	19,000	9,595	20,633	15,788
Total	19,496	18,998	9,387	18,665	15,179
Inadequate Kitchen	15,113	18,775	8,114	7,113	11,605
Adequate Kitchen	26,069	19,172	9,560	20,633	15,794
Total	19,496	19,148	9,364	18,425	15,089

The data in Table 8 looks at differences in average rent levels between those households which are experiencing problems related to the physical adequacy of their dwelling and those which are not. As with income, there is surprisingly little relationship between the level of rent paid and the adequacy of the housing stock. Overall, about 43 per cent of the households are experiencing some adequacy problems including the presence of insects or vermin and paying, on average, \$325/month in rent. Those households indicating no problems with the physical adequacy of their dwellings are paying average rents of \$318/month.

Table 8

Average Rent Level by Household Type and
Incidence of Problems with Physical Condition of Dwelling

	Single Person	Shared Accommo- dation	Single Parent	Couple with Children	Other Family	Total
	Rent	Rent	Rent	Rent	Rent	Rent
Inadequate	383	183	217	400	378	296
Inadequate + Insects or Vermin	300	449	294	374	325	355
Insects or Vermin	295	330	254	350	334	312
No Problem	300	325	273	389	374	318
Total	301	339	269	370	359	321

Table 9 uses a composite measure of adequacy incorporating all of the separate measures noted previously to examine their cumulative impact. The total number of responses is reduced to include only those cases which responded in all instances. Single person households are excluded on this basis as well. Overall, about one in three households indicate some problem with the physical adequacy of their dwellings. Using the composite measure, a much stronger relationship between low income and the incidence of adequacy problems is evident. On average, the incomes of households living in physically inadequate dwellings are only 57 to 78 per cent of those of households in adequate buildings, with an average income differential of more than \$3,500.

Table 9

Household Income by household Type and Presence or
Absence of Adequacy Problems Using A Composite Measure

	Adequate		Inadequate		Income Differential	
	%	Average Income	%	Average Income	%	Average Income
Shared Accommodation	50	32,448	50	18,430	100	14,018
Single Parent	74	10,223	26	8,006	100	2,217
2 Parent + Children	61	22,734	39	15,030	100	7,704
Other Family	68	19,965	32	15,517	100	4,448
Total	68	16,539	32	12,994	100	3,545

8.3 Incidence of Suitability Problems

Table 10 examines the relationship between household density, measured by persons per habitable room, and type of household. It reveals that the general household density of couples with children and other family households is significantly higher than that experienced by single parent families. While more than 44 per cent of couples with children and 37 per cent of other family households exhibit densities of at least one person/habitable room, only 16 per cent of single parent families demonstrated a density above this level.

Table 10
Gross Household Density by Household Type

Persons/ Habitable Room	Shared Accommo- dation	Couple and Children	Single Parent	Other Family	Total
	%	%	%	%	%
Less than 1.0	68	56	84	63	70
1.0 or over	32	44	16	37	30
1.0 - 1.99	20	43	11	29	25
2.0+	12	1	5	8	5
Total	100	100	100	100	100

Table 11 looks at the relationship between household density and income by household type. The data indicates that persons living in unsuitable conditions tend to have somewhat lower incomes than other households. Couples with children and extended families in particular demonstrate a strong relationship between unsuitable housing and low income. Those with densities below one person/room have incomes of \$21,166 and \$21,935 respectively, while those with higher densities have incomes of \$16,289 and \$12,380.

Table 11

Household Income by Household Type and Gross Household Density

Personal Habitable Room	Shared Accommo- dation	Couple with Children	Single Parent	Other Family	Total
	Average Income	Average Income	Average Income	Average Income	Average Income
Less than 1.0	19,536	21,166	9,437	21,935	15,522
1.0 or over	19,410	16,289	8,785	12,380	14,053
1.0 to 1.99	21,216	16,330	9,547	12,453	14,618
2.0+	16,400	15,000	7,107	12,125	11,403
Total	19,496	18,998	9,330	18,425	15,075

Table 12 reviews the relationship between the number of rooms inhabited by a household and the seriousness of housing affordability problems. With the exception of extended family situations and those in shared accommodation, all household types living in dwellings with only one or two habitable rooms pay significantly higher proportions of their income in rent than do their counterparts in larger units. That shared accommodation and extended family situations demonstrate a reversal of this pattern simply confirms the fact that many such households are drawn together out of economic necessity as a means of reducing costs to individual household members.

Table 12
Proportion of Gross Income Paid in Rent
by Household Type and Number of Rooms

Number of Rooms	Single Person	Single Parent	Couple and Children	Couple Only
1 or 2	44.9	54.4	49.2	35.4
3 or more	34.8	40.1	35.5	30.2
	Shared Accommoda- tion	Extended Family		
1 or 2	33.0	-		
3 to 5	40.6	32.2		
6 or more	-	55.5		

Table 13 looks at the suitability of dwellings occupied by families with children in terms of separation from grade. It is generally acknowledged that dwelling units which are five or more storeys above ground level are not desirable for raising children. In certain instances, due to air and light restrictions, basement units may be slightly less desirable as well. The data in Table 13 reveals that about 10 per cent of family households with children are living in basement units while another 25 per cent live five or more storeys above grade. Further, nearly one in three single parent families are living five or more storeys above ground level.

Table 13

Suitability as Measured by Distance
from Grade of Families with Children

Family Type	Basement	1st or 2nd	3rd or 4th	5th or over	Total
	%	%	%	%	%
Single Parent	10	44	14	31	100
Two Parent	10	58	18	15	100
Extended	5	65	5	2	100
Total	10	51	15	25	100

Table 14 takes a final look at suitability measures by focussing on the density of children per non-adult occupied bedroom. Overall, 72 per cent of families with children exhibit densities of less than two children per bedroom, while 28 per cent show densities above this level. There is modest variation among household types with 22 per cent of two parent families and 35 per cent of extended families revealing densities of two or more children per bedroom.

Table 14

Suitability as Measured by Density of
Children per Non-Adult Occupied Bedroom

Children/ Non-Adult Bedroom	Single Parent	Two Parent	Extended Family	Total
	%	%	%	%
Less than 2.0	70	78	65	72
2.0 or more	30	22	35	28
Total	100	100	100	100

It should be noted that this analysis may have over-estimated the incidence of suitability problems to some extent due to the method of delineating categories. The actual measures of suitability are "more than one person per habitable room" and "more than two children per non-adult occupied bedroom." The data collected in the survey were grouped into categories of one or more persons per habitable room, and two or more children per bedroom respectively. As a consequence, some households with precisely one person per habitable room or two children per bedroom could have been identified as experiencing a suitability problem when in fact they did not.

8.4 Combined Incidence of Housing Problems

The two tables in this section draw together the findings from the preceding analysis that examined the incidence of affordability, adequacy and suitability problems facing renting households which seek assistance from human service agencies. This section, therefore, combines

these separate measures in order to assess the proportion of households which are experiencing one or more housing problems.

Table 15 looks at the combined incidence of housing problems by household type. It demonstrates that single person and single parent households have the highest incidence of affordability problems at 68 per cent. Those living in shared accommodation show the highest incidence of adequacy problems (74 per cent), while couples with children show the greatest incidence of suitability problems (48 per cent). Overall, fully 77 per cent of all households experience one or more problems related to their housing.

Table 15
Combined Incidence of Housing Problems by Household Type

Type of Housing Problem	Single Person %	Shared Accommodation %	Couple with Children %	Single Parent %	Other Family %	Total %
Affordability	68	39	52	68	48	58
Adequacy	27	74	29	17	13	27
Suitability	0	26	48	10	32	23
Subtotal	73	87	82	77	68	77
No Problem	27	13	18	23	32	23
Total	100	100	100	100	100	100

Table 16 reviews the experience of those agencies which received 20 or more responses in order to see how the combined incidence of housing problems varies among the clients of social agencies. Of the eight

agencies involved, six have at least 50 per cent of their clients identifying affordability problems, and at least 75 per cent identifying some combination of housing problems. Taken together, only 23 per cent of respondents experience no problem with their housing.

Table 16
Combined Incidence of Housing Problems for Selected Agencies

Name of Agency	Afford- ability %	Adequacy %	Suit- ability %	Sub- Total %	No Problem %	Total %
Metro Tenants Legal	35	19	12	54	46	100
Jessie's Centre for Teenagers	71	21	29	82	18	100
Children's Aid	59	29	35	83	17	100
Rexdale Legal	27	27	18	64	36	100
Scarborough Hous- ing Work Group	71	6	12	76	24	100
Parkdale Legal	64	59	23	91	9	100
Y.W.C.A.	63	21	16	79	21	100
Neighbourhood Legal	63	21	8	75	25	100
Total	58	27	23	77	23	100

9. Income Levels and Household Characteristics

The following tables highlight the relationship between income level, source of income, and incidence of unemployment. In addition, they illustrate the relationship between income level and other variables such as dwelling type and the number of bedrooms.

Tables 17 and 18 demonstrate a very strong connection between access to full-time employment and higher income. The average incomes of households whose primary source of income is full-time employment are 2 to 3 times the level of those households forced to rely primarily on some form of social assistance. The incomes of households not reporting unemployment are roughly double those for households which reported some incidence of unemployment. The income range based on the number of weeks of unemployment is much narrower in the case of single parent families in large measure due to the lack of job skills and more limited employment opportunities available to this group.

Table 17

Household Income by Type of Household and Source of Income

Source of Income	Single Person	Shared Accommodation	Couple with Children	Single Parent	Other Family	Total
	Average Income	Average Income	Average Income	Average Income	Average Income	Average Income
Full-Time Work	18,632	30,348	23,826	12,178	27,867	22,139
Part-Time + SA	11,920	13,780	21,975	18,800	16,733	17,250
Social Assistance	6,856	14,227	11,473	7,746	8,016	8,694
Total	12,291	21,453	18,727	9,321	18,383	14,658

Table 18

Household Income by Type of Household and Reporting Unemployment

Household Type	Not Reporting Unemploy- ment	Reporting Some Unemploy- ment	Less Than 20 Weeks	20+ Weeks	Unspec- fied Time
	Average Income	Average Income	Average Income	Average Income	Average Income
Single Person	16,143	8,243	13,000	6,122	8,865
Single Parent	10,957	8,090	9,400	7,250	8,475
Couple + Children	23,333	11,488	20,333	9,434	11,611
Other Family	22,203	12,573	24,333	9,784	11,900
Total	18,113	9,698	17,889	8,135	9,710

Table 19 looks at differences in the average income of household types depending on the type of dwelling in which they reside. Not surprisingly, it reveals that people living in houses and townhouses have average incomes which are nearly double those in other dwelling types. On the other hand, the incomes of those living in rooming and boarding accommodation roughly parallels that of households residing in apartments or flats, particularly in the case of single persons and single parent families.

Table 19
Household Income by Type of Household and Dwelling Type

	Single Person	Shared Accommo- dation	Couple with Children	Single Parent	Other Family	Total
	Average Income	Average Income	Average Income	Average Income	Average Income	Average Income
Apartment or Flat	11,513	18,699	14,528	8,614	17,670	12,668
House/Town- house	23,000	35,750	28,131	12,710	23,480	22,963
Rooming/ Boarding	11,220	14,720	35,200	7,823	7,271	11,755
Other	27,067	2,850	-	6,970	-	12,753
Total	12,801	19,032	19,126	9,199	18,218	14,700

Table 20 examines the relationship between household income and the size of the dwelling unit as measured by the number of bedrooms. Excluding those in shared accommodation, a clear relationship exists between income and dwelling size. The average income of households in dwellings with four bedrooms or more is roughly double that of those in one bedroom units. The widest disparity occurs for couples with children where average income ranges from \$10,897 in the case of one bedroom units to \$33,086 for units of four bedrooms or more. Those in shared accommodation exhibit a different pattern again due to the reasons of economic necessity which often underlie the formation of such households.

Table 20

Household Income by Type of Household and Number of Bedrooms

	Single Person	Shared Accommo- dation	Couple with Children	Single Parent	Other Family	Total
	Average Income	Average Income	Average Income	Average Income	Average Income	Average Income
One Bedroom	12,136	22,240	10,897	7,355	16,335	11,688
Two Bedrooms	27,500	20,038	14,507	9,370	16,078	13,390
Three Bedrooms	4,800	13,750	24,994	9,356	25,080	17,990
Four or more Bedrooms	30,000	20,438	33,086	13,891	21,167	21,558
Total	12,996	19,058	19,052	9,237	18,327	14,717

10. Summary and Conclusions

This report represents an important step in drawing together data regarding the household characteristics and housing conditions of human service agency clients. It indicates clear relationships among the incidence of housing problems, poverty, and other social and family stresses which bring people into contact with these agencies in the first place.

In general, the analysis revealed that those on social assistance, the unemployed, young single people and single parents are experiencing the most difficulty in securing stable, affordable housing which is suitable to their needs. Among hostel residents and weekly renters, a lack of stable income and difficulty in finding work were the main reasons behind their inability to secure permanent accommodation.

Nearly 60 per cent of monthly renters are paying out more than 25 per cent of their incomes for shelter. About one in four households are paying 50 per cent or more in rental payments. Those households living in one or two rooms were much more likely to be experiencing problems relating to affordability and suitability than were those in more spacious units. The severity of affordability problems increase almost exponentially as incomes dip below \$15,000/year.

The data indicates that low-income households are more likely to be sharing kitchen and/or bathroom facilities, to have experienced significant bouts of unemployment, to be dependent on social assistance, and to be living in a flat or rooming house. The report also found that affordability problems were strongly correlated with the income source of respon-

dents. This simply reflects the strong likelihood that households which are experiencing prolonged periods of unemployment or which are dependent on social assistance are living on low incomes.

More than half of all renting households have annual incomes of less than \$10,000 per year, and more than 70 per cent have incomes below \$15,000 per year. This report demonstrates that problems with housing affordability are primarily concentrated among these two groups although it exists as a less severe problem among higher income groups. While 50 per cent of households with incomes below \$15,000 are paying more than 40 per cent of their gross incomes in rent, none of the households with incomes of more than \$10,000 are in this situation. Overall, nearly 60 per cent of monthly renters are paying out more than 25 per cent of their incomes for shelter, with about one in four households paying 50 per cent or more in rental payments.

The analysis indicates that about one-third of monthly renters are experiencing one or more problems relating to the physical adequacy of their dwelling. It reveals that households living on low incomes are more likely than other households to be sharing bathroom and/or kitchen facilities, and are much more likely to be crowded into a one or two room dwelling which doesn't meet their space requirements. Fully half of all one and two parent households responding to the survey are living in a one or two room unit, with about 30 per cent lacking suitable space for their families.

Overall, the report finds that 77 per cent of all renting households exhibit one or more housing problems. Six of the eight human service

agencies able to furnish 20 or more tenant responses indicate that at least 50 per cent of their clients have an affordability problem, and at least 75 per cent have one or more housing problems. Both the depth and extent of housing problems revealed in their report underscores the importance of direct service agencies taking a more active role in advocating programs to address the housing needs of the people they serve.

It has been noted that severe housing problems compound the set of emotional and physical stresses with which the clients of social agencies must cope, often leading to adverse health effects for the families involved. This report has presented evidence which indicates that housing problems are among the primary needs which must be addressed if social agency clients are to participate effectively as members of the larger society. While direct service agencies recognize that housing costs are generally the largest fixed cost affecting the households which they serve, they are often ill-equipped to respond to the housing needs of their clients.

Social agencies have an important role to play in advocating housing policies and programs to more adequately meet the needs of their clients. As a starting point, they must more fully document the housing conditions and difficulties of the households they serve and draw attention to the social costs of failing to take action in addressing these problems. This report is a contribution to that effort.



Appendix "A"

A list of the agencies which participated in the hostel survey, as well as the number of responses from each agency is summarized below:

1. YMCA - Stopover: males under 30; 80 responses
2. Nellie's Hostel: women only; 24 responses
3. John Howard Society: male ex-convicts; 3 responses
4. Scarborough Housing Work Group; 3 responses
responses from unspecified women's emergency shelter
5. YWCA; 3 responses
responses from unspecified women's emergency shelter

Total: 109 responses

A list of the agencies which participated in the tenant and homeowner survey, as well as the number of responses from each agency is summarized below:

1. St. Stephen's Community house; 15 responses
2. John Howard Society; 16 responses
3. Metro Toronto Tenant's Legal Services; 30 responses
4. Jessie's Centre for Teenagers; 38 responses
5. Metro Toronto Children's Aid Society; 146 responses
6. Rexdale Community Information and Legal Services; 29 responses
7. Scarborough Housing Work Group; 28 responses
8. Parkdale Legal Services; 42 responses
9. Bloor Information & Legal Services; 5 responses
10. YWCA; 25 responses
11. Neighbourhood Legal Services; 33 responses
12. Flemington Legal Services; 11 responses

Total: 418 responses